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**REMARKS**

Claims 1-20 stand rejected under 35 USC 103(a) as being unpatentable over Veeneman. Applicants have amended claims 1, 4-7, 9, 11, 13, 14, and 17 to further distinguish over the cited reference.

Veeneman discloses a gift registry apparatus which records information about a gift registrant, issues an identification number and password to the gift registrant, records items that the gift registrant has selected as suggestions for others to purchase for the gift registrant. The password ensures that only the gift registrant can modify the information in the account established by the gift registry apparatus for the gift registrant.

Veeneman fails to disclose a system that allows a consumer to assign privacy options to different types of personal data collected and maintained by the business, including purchase history, and to limit collection, use, and dissemination of the personal data in accordance with the privacy options.

For example, with respect to claim 1, Veeneman fails to disclose

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b) accessing a personal data preferences program of the computer by the consumer device for allowing a consumer to assign privacy options to different types of personal data collected and maintained by the business including a history of purchases from the business by the consumer, and to limit collection, use, and dissemination of the personal data in accordance with the privacy options;

c) recording consumer selection of the privacy options via the consumer device by the computer;

d) coding selected privacy options by the computer;

e) downloading coded privacy options to the consumer device by the computer;

f) transferring the coded privacy options to a consumer storage medium by the computer;


g) reading the coded privacy options from the consumer storage medium by a transaction computer during a transaction between the consumer and the business; and

h) limiting the collection, use, and dissemination of the personal data by the transaction computer in accordance with the coded privacy options.

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Applicant respectfully requests that the pending claims  
be allowed.

Respectfully submitted,



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